

which is affecting the readiness of our Armed Forces.

The fact is, predatory payday lenders are targeting American troops and are trying to make a buck off of their service to our country. We rely on the military to protect us, and we have just taken a significant step to protect them from predatory lenders. The Nelson-Talent amendment limits the annual percentage rate that payday lenders can charge soldiers and their spouses to 36 percent or about 1½ to 2 times what credit cards typically charge. I recognize that payday lending can be a risky business, but a triple-digit interest rate, which is commonly charged today, is simply too much.

Some estimate that the average APR on a payday loan today is over 400 percent, and there have been reports of payday loans with more than 800 percent interest rates. This is a national problem. Predatory payday lenders set up shop near our military bases throughout the country and prey on our servicemembers. We know about this problem in Missouri. We have the unfortunate distinction of having a relatively large number and high density of payday lenders around our largest military base, Fort Leonard Wood, in Pulaski County. It is a great base with a lot of service men and women in it. As a result, there are a lot of payday lenders around. St. Robert, which is a small gateway town near the base, only has 5,200 residents but has eight payday lenders. Examples such as St. Robert led professors at the University of Florida and California State University to say that "irrefutable geographic evidence demonstrates that payday lenders are actively and aggressively targeting U.S. military personnel." Military families pay an estimated \$80 million annually in payday loan fees.

The problem not only affects military families' financial well-being, it directly impacts troop readiness because these young men and women, many of whom are just out of high school, are not financially sophisticated and fall way behind in these payments. They have to go bankrupt, and then that affects their ability to get security clearances.

In this month's issue of *Seapower* magazine, Admiral Mike Mullen, Chief of Naval Operations, U.S. Navy, said, "A sailor's financial readiness directly impacts unit readiness and the navy's ability to accomplish its mission . . . I am concerned with the number of sailors who are taken advantage of by predatory lending practices, the most common of which is the payday loan."

The Deputy Undersecretary of Defense for Military Community and Family Policy, John Molino, has also said this problem "affects unit readiness."

Master Chief Petty Officer of the Navy, Terry Scott, has said "the No. 1 reason our sailors are forced from one job to another is because they lose their security clearance . . . and the No. 1 reason they lose their security

clearance is because of financial difficulties."

The number of security clearances of sailors and Marines that were revoked or denied due to financial problems have soared from 124 in FY 2000 to 1,999 in 2005. The total for the 6-year period is 5,482. And, that's just for one of the departments.

The impact on readiness is one of the serious ramifications of this problem. But, another consequence is that some servicemembers have ruined their financial lives by taking out payday loans—that automatically rollover—at exorbitant rates they can never payoff.

Navy Petty Officer 2nd Class Jason Withrow, stationed on a nuclear submarine at Kings Bay Naval Submarine Base in Georgia, took a \$300 payday loan in summer 2003. He borrowed more to service the fee, and by February 2004, he'd paid about \$5,000 in interest on \$1,800 in payday loans at four different lenders.

Army Specialist Myron Hicks, stationed at Fort Stewart, GA, borrowed \$1,500 for a car repair. He paid back \$3,000—twice what he borrowed. I could give a hundred stories like that.

Cristie Worrow, a 29-year-old petty officer second class at the Naval Air Reserve in Jacksonville, FL, took out a \$500 payday loan in 1998. Over 3 years she had two more loans and was paying fees that sometimes reached \$200 per month. Eventually, she had paid \$2,400 in fees.

Our troops deserve uniform, national protection against abusive financial practices that target them. This is clearly a step in the right direction.

An impressive list of military and veteran service organizations, with over 5.5 million members, support the legislation. The Military Coalition includes the Association of the United States Army (AUSA), Military Officers Association of America (MOAA), Veterans of Foreign Wars (VFW), Navy League of the United States (NLUS), Air Force Association (AFA), and Marine Corps League (MCL).

The Undersecretary of Defense for Personnel and Readiness, Dr. David Chu, has expressed his support for the legislation. He has said the legislation "provides reasonable and appropriate limits."

Numerous consumer groups like the Center for Responsible Lending, Consumer Federation of America, and Institute of Consumer Financial Education also support the bipartisan amendment.

Mr. President, I feel strongly that we can hold this amendment in conference. I thank the chairman and ranking member. They know how bad this problem is. I am grateful for their help in getting this in the bill. Chairmen CRAIG and SHELBY of the Veterans' and Banking Committees were cooperative in getting this on the bill. I trust our colleagues and friends in the House will understand the importance of holding this amendment.

This abuse of payday lending is compromising the readiness of the U.S.

military. The problem has become that big. It is ruining the financial lives of thousands of our service men and women who unknowingly, because of their lack of sophistication, get into debts from these abusive lenders, far greater than they are able to pay.

We have put a stop to that with this amendment. We need to hold it in conference committee. I am confident we will be able to do that. I look forward to working with the Senate and the House to pass this provision into law on behalf of our troops.

I yield the floor.

Mr. WARNER. Mr. President, I thank our colleague from Missouri. He worked very diligently on this amendment. It is another example of how we must reach down from time to time and provide a caring hand for particularly those young men and women in uniform today who, unfortunately, can be victimized because of their individual needs and requirements at a special time. I believe this amendment will go a long way to remedy that situation. I congratulate the Senator for his hard work.

Mr. TALENT. Mr. President, I thank the chairman and appreciate his and Senator LEVIN's work on this amendment.

#### MORNING BUSINESS

Mr. WARNER. Mr. President, I ask unanimous consent that there be a period of morning business with Senators permitted to speak therein.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from West Virginia is recognized.

#### TRIBUTE TO SENATOR JOHN WARNER

Mr. BYRD. Mr. President, I have come to the floor this evening to congratulate my esteemed colleague, the very distinguished and able and honorable and highly respected chairman of the Senate Armed Services Committee, on the completion of his final Defense authorization bill.

He is my chairman, Mr. President. His tenure at the helm of the Armed Services Committee, on which I have the privilege to serve, has been eventful and very distinguished. But then distinguished tenure is not unusual for this Virginia gentlemen—another term I use lovingly and fondly and respectfully because it means something to me, having been in this Senate now for almost 48 years, having been on the Appropriations Committee for almost 48 years, having been on the Armed Services Committee for almost that long. This is a very special man—a Virginia gentleman in every sense of the term. I say this with the utmost admiration. Distinguished tenure is not unusual for this Virginia gentlemen, whose entire life has been spent in the service to his country, to his great State, the Commonwealth of Virginia, the cradle of Presidents.

Since his enlistment in the Navy at the tender age of 17, during World War II, JOHN WILLIAM WARNER, Jr., has put his immense and very considerable talents completely—I say completely—at the disposal of his beloved country. He is in a long line of Virginia gentlemen who have put their talents at the disposal of this beloved country of theirs and ours. A Virginia gentleman. What more noble term could be used? A Virginia gentleman. Whether serving in World War II, the Korean conflict, as an officer in the Marine Corps, or on the U.S. Circuit Court of Appeals, JOHN WARNER always said, “Here am I. Send me.” Look at your Bible. Someone else said that. “Here am I. Send me.” JOHN WARNER has always said that—“send me.”

JOHN WARNER’s remarkable career spiraled ever upward, eventually taking him to the office of assistant U.S. attorney, then to the office of Under Secretary of the Navy, then to the office of the Secretary of the Navy from 1972 to 1974, and finally to his present position as senior U.S. Senator from the great State of Virginia, having now won five consecutive elections to the Senate, beginning in 1978. I was then the majority leader of the Senate, yes, when he came to the Senate.

This year, my friend JOHN WARNER became the second longest serving Senator from Virginia, second only to the illustrious Harry Flood Byrd, Sr., in the 218-year history of the Senate. Senator JOHN WARNER—what a man—is currently serving his 27th year in the U.S. Senate.

What a record of achievement for his country and my country and your country, Mr. President. And what a shining example of dignity, intellect, style, integrity, and talent Senator WARNER presents for the young people of his country and his State and my country and my State. He presents integrity and talent for the young people. Never given to harsh criticism—I have never heard him utter a word of harsh criticism—never given to rhetoric, never succumbing to the rank partisanship which has become so prevalent today in American politics on both sides of the aisle, JOHN WARNER is his own man. That is a lot to say. He is his own man. What more noble attribute? He is his own man, and I am proud to serve with him. I enjoy working with him. I shall miss his very steady hand on the wheel, at the helm of the Armed Services Committee. What a great position, what an honorable position—the helm of the Armed Services Committee. But I will relish the opportunity to work with him for the good of our country in the years to come. Talk about class acts—JOHN WARNER is the classiest of class acts, and his comity, his courtesy, his unfailing good humor, and his refreshing bipartisan attitude are of incalculable benefit to this body. May we be blessed in the Senate by many more like him. I salute Senator JOHN WARNER for his patriotic service—my, look at that

record—his patriotic service. How many times has he put his life on the line for the good old red, white, and blue, for Old Glory? I thank him for his patriotic service and for his selfless—selfless—selfless, I say, selfless, leadership. He is my kind of Senator. May God bless him. He is my kind of Senator.

He is the best kind of man. I could say more and more and more about him, and I could say more and more and more about his colleague who works with him on the Armed Services Committee, the Senator from Michigan, Mr. CARL LEVIN. They are two of a kind.

God, give us men! A time like this demands strong minds, great hearts, true faith, and ready hands.

Men whom the lust of office does not kill;  
Men whom the spoils of office cannot buy;  
Men who possess opinions and a will;  
Men who have honor; men who will not lie.  
Men who can stand before a demagogue and brave his treacherous flatteries without winking.

Tall men, sun-crowned; who live above the fog, in public duty and in private thinking.

For while the rabble with its thumbworn creeds,

Its large professions and its little deeds, mingles in selfish strife, lo! Freedom weeps!

Wrong rules the land and waiting justice sleeps.

God, give us men!

Men who serve not for selfish booty; but real men, courageous, who flinch not at duty.

Men of dependable character; men of sterling worth;

Then wrongs will be redressed and right will rule the Earth.

God, give us men!

Men like Senator JOHN WILLIAM WARNER.

Mr. WARNER. Mr. President, at the end of this long day and the conclusion of this Armed Services bill, I thank my colleague. I recognize that under the rules of our caucus I have done my 6 years, and I step down.

Mr. BYRD. And I am sorry about that.

Mr. WARNER. Anyway, I accept that, as we accept other things in life. But the rewards of this institution and service in the Senate are many fold, but none is coveted or desired more than the thoughts and indeed the praise of our fellow colleagues with whom we serve.

I counted up the other day my record—as you say, in the 28th year—which pales in comparison to yours. Senator LEVIN and I have been here these years together, and my calculation is that we have served with 241 Senators in this period of almost 28 years. And I remember—I thought of it last night, Senator BYRD, when I was debating—I think it was close to 11 o’clock—with Senator KERRY. We had the old-fashioned debate with questions and answers, back and forth together.

But when I first came and you were the majority leader, the Halls of this Chamber were literally trembling with the thunder of the debates of TED KEN-

NEDY, Lowell Weicker, Bob Dole. And you were not sparing in the thunder that you have expressed from time to time; not in angst or anger but with thunder as to your convictions. My good friend, Senator LEVIN, we are perhaps a little more modest than those such as Strom Thurmond, and we could go on and name those individuals, back when we did a great deal more debate than we do now in the Senate.

Mr. BYRD. Yes.

Mr. WARNER. But the thoughtful remarks that Senator BYRD give me on this very special day in my humble career in this institution are deeply appreciated by me, by my mother and father who are no longer with me, but they would be grateful, as will be my children when I have the privilege of showing them what the Senator has said.

I remember the trips that we have been on. Senator BYRD took the first group of Senators to meet Gorbachev when he was elevated in the Soviet Union. But I suppose the trip I remember the most was an official trip that we took to Italy, and Senator BYRD took myself and one or two others down, and we saw the Roman forum. It was a hot day, and I remember we paused and he recounted the history of those ruins that stood there, and how so much of the origins of the Senate are derived from that particular chapter of history.

I recall that Senator BYRD—he may not remember this—but he presented each of us with a Roman coin, an old one—I still have it—and on it is printed two letters: S and C—Senatus consultum—which in those times, those coins would not be a factor unless it had “SC,” which indicated it is with the approval of the Roman Senate.

Fascinating. Senatus consultum. Advise and consent. How well I remember. He and I serve on this group that we call respectfully the Gang of 14, and the hours that we have spent in your office going over the history of the advise and consent clause in the Constitution, and how best to express the balance between the executive branch and the legislative branch in the process of advice and consent.

Mr. President, I could go on for an endless period. And, yes, I have enjoyed your friendship. I must say that I remember with the deepest of sympathy your lovely wife because she would go with us on those trips—

Mr. BYRD. Yes.

Mr. WARNER. And spare us from some of your wrath and your ability to drive those delegations to utter exhaustion to perform our official duties and perhaps such other things that we did at other times, mostly related to history. How lucky we all are to have served with Senator BYRD. But above all, it is what he has taught us by way of dignity and honesty, or as MacArthur said: “Duty, honor, and country.”

Mr. BYRD. Thank you.

Mr. WARNER. There you sit, Mr. BYRD, and there is not one among us who will ever be able to match you, I think, in so many ways.

Mr. BYRD. Thank you. Thank you.

Mr. WARNER. I shall always remember you as my teacher in the past, my teacher today, and my teacher so long as the good Lord keeps us here together.

Mr. BYRD. Thank you, thank you.

Mr. WARNER. I thank you, Senator. Mr. President, I yield the floor.

Mr. LEVIN. Mr. President, I will be very brief. I wanted to get back in time to hear Senator BYRD speak about Senator WARNER. I knew that is what you were going to do, and I missed only the opening. I was back long enough to get the full flavor of what Senator BYRD was saying. The honor that he has just bestowed upon Senator WARNER is genuinely deserved and genuinely delivered. It comes from perhaps not just a Senate man, but the Senate man to another Senate man.

This institution we occupy for different lengths of time, but all relatively brief compared to its history, is really entrusted to all of us. I know of no two Senators sitting right across the aisle from each other in whom that trust is more genuinely felt and recognized and honored than Senator BYRD and Senator WARNER. Just to be able to get back and listen to, Senator BYRD as he spoke about Senator WARNER was a genuine treat for me.

He captured the essence of Senator WARNER. I tried to do it a few times in the last few weeks very briefly, always saying that when we bring back that conference report, which will be Senator WARNER's last conference report as chairman, that I hope there will be many Members on the Senate floor who can try to do what you did so beautifully today, Senator BYRD, which is to capture the essence of the great Senator and to express the gratitude of each of us and everybody in this body, and I know the men and women in the Armed Forces—but truly broader than that, the men and women of the United States—for the service that Senator WARNER is providing.

So I thank Senator BYRD for taking the time to do what each one of us would want to do in our own ways, and that is just simply to acknowledge our love and our respect for a truly great man, a Senate man, from the Senate man, Senator BYRD.

Mr. BYRD. Thank you.

Mr. WARNER. Mr. President, I thank my colleague, CARL LEVIN. As I say, we came here to this institution together and served our entire careers on the Armed Services Committee, and we have shared back and forth the chairmanship and ranking member positions. But I do believe many of the comments that Senator BYRD made about me rest on your shoulders likewise.

He and I have developed a trust and respect. Even though we often vote and cancel one another out on some issues,

I think we have managed together to carve out a place in history for the Senate Armed Services Committee, a committee where there is the highest degree of bipartisanship, because our calling is the defense of this Nation and the welfare of the men and women of the Armed Forces and their families. And I have always felt that, and I say with a deep sense of humility that member after member on that committee has always put those obligations, those special trusts ahead of all other considerations. I thank both Senators very much.

Mr. President, I see another Senator seeking recognition, so at this point I yield the floor.

Mr. ALLARD. Mr. President.

The PRESIDING OFFICER. The Senator from Colorado.

Mr. ALLARD. Mr. President, I would just like to take a moment to express some accolades to my fellow colleagues who are on the Senate floor and say that it is an honor and a pleasure to have an opportunity to serve on the Armed Services Committee under the leadership of the chairman, Senator WARNER, as well as the ranking member, Senator LEVIN. It has also been an honor for me to serve on the Appropriations Committee under the leadership of Senator BYRD, as well as the chairman, Senator COCHRAN. It is the institutional memory that they bring to the process that so many of us appreciate. It is the bipartisan approach they take to solving our legislative problems that brings some peace and understanding, I think, to this process.

I just want to take a moment before I make my official remarks honoring my Congressman from Colorado, to express to the Senators on the floor how much I appreciate their leadership and what they have done and congratulate them on a great Defense bill that we have just passed.

Mr. WARNER. Mr. President, I thank my colleague from Colorado. I must say that he is my eldest daughter's Senator. She lives in his State with her husband and child, and therefore I have a very special affinity for the Senators from Colorado. I have known them for years.

My only regret is that the Senator once served on the Armed Services Committee, but he could not resist the temptation of joining our esteemed colleague, Senator BYRD, on the Appropriations Committee. I have seen many Senators succumb to that same temptation.

At any rate, the Senator from Colorado will always have a place on our committee should he wish to return someday. I thank the Senator.

Mr. ALLARD. I thank the Chairman. I still recognize him as "Mr. Chairman." He has connections to Colorado. I want to share with him my connection I have with Virginia. I have an ancestor who fought in the Revolutionary War who came right out of Bedford, VA. We have deep roots in Virginia. It is always a pleasure for me to get to

know your State. I venture to say I have probably spent a lot more time in his State than he realizes, just getting to know it because of my family roots there.

Mr. WARNER. Mr. President, I know the community of Bedford. It is a very historic community.

Mr. ALLARD. It is.

Mr. WARNER. They are very proud of the fact that they erected a magnificent memorial to the men and women of the Armed Forces who served in World War II, and particularly on D-day. The President of the United States came down to speak at the time of the dedication. The sons of Bedford are well known.

As a matter of fact, as a footnote to history, in World War II, of all the communities across this great Nation that lost so many men and women—as you know, over a half million casualties in World War II—Bedford, per capita, on D-day lost more than any other community in America of its sons who fell on those beaches in that historic battle, June 6, 1944.

Mr. ALLARD. That is worth noting. I thank him again for his gracious hospitality and the help he has extended to me in trying to serve the people of Colorado in the debate on this very important bill.

I yield the floor. I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. McCONNELL. Mr. President, I ask unanimous consent that the order for the quorum call be dispensed with.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### HONORING BARBARA HAWKINS: A PILLAR OF JOURNALISM

Mr. BYRD. Mr. President, when I was a boy growing up in Mercer County, WV, I made it a point to read the Bluefield Daily Telegraph. That was more than a few years ago, but I have not stopped reading the Bluefield newspaper. It is a strong instrument of information and education in the southern coalfields of West Virginia.

That paper has been fortunate to publish the insights and analysis of many fine reporters. One of the best is Barbara Hawkins, who has announced her retirement after three decades of service. She is not only one of the best reporters from the Bluefield paper; she also is one of the best reporters to walk the hills of West Virginia.

Local news media represent a community's window on the school board, city council, and county commission, the State legislature, and the Congress. The local media, more than any other resource, educate people about the issues that directly affect their lives. Barbara Hawkins knows, better than most, how vital a reporter's job is. She understands that newspapers are an instrument to inform the public about